

THE Advantage quarterly newsletter

Spring 2018 www.membersadvantagecu.com

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Block and unblock your card
Locate ATMs, nationwide
Provide account balance information

Download Shazam Bolt\$ today and enjoy the convenience of mobile.







Children's Miracle Network Hospitals Update

During the month of February, Members' Advantage Credit Union again participated in the "Credit Unions for Kids" fundraising campaign. Through the generosity of our caring members and staff, we raised an amazing **\$8,815.25!!**

We would like to thank our members for their support during this campaign and all year long in helping raise money for CMNH. Remember, you are making a difference in the lives of children in YOUR community.

Social Security Statements

The Social Security Administration reports that more than 22 million "My Social Security" accounts have been created. With an account, you can see your Social Security benefits statement online; it provides estimates for retirement, disability and survivor benefits. Go to www.socialsecurity.gov/mystatement



Focus on... Rachael Dobbs

Rachael Dobbs started as a part time MSR with Members' Advantage Credit Union in September of 2016. Rachael was promoted to a part time loan clerk in July of 2017. Rachael's duties include filing, imaging, title processing and more.

Rachael grew up in Wisconsin Rapids along with one younger brother and graduated from Lincoln High School in 2007. After high school Rachael worked at Checkers for 6 years followed by 4 years tending bar at a local establishment.

Rachael enjoys spending time with her daughter Nora who will be 2 in August. She loves outdoor activities including walks, swimming and gardening. She and Nora love picking veggies in the garden!

Rachael is a great asset to the MACU loan department and we are happy to have her here!

Attention **Are you College Bound?**



Members' Advantage Union Credit will be offering two \$500 scholarships graduating high school seniors or any adults continuing their

education. The scholarships are open to any graduating high school senior or adult who is a member of Members' Advantage Credit Union or becomes a member. The scholarship can be used toward tuition for the college or technical college of their choice.

Thescholarshipapplicationsareavailable now at each of our two locations or online at www.membersadvantagecu. com! Please see the application for the essay topic and deadline is April 20th.



1 cup thawed spinach 1½ cups chopped artichoke hearts 6 ounces cream cheese ¼ cup sour cream 1/4 cup mayonnaise 1/3 cup grated parmesan cheese ½ tsp red pepper

½ tsp garlic powder



Boil spinach in 1 cup of water until tender, then drain. Soften cream cheese. Mix all ingredients. Bake at 400 degrees for about 20 minutes. Serve with chips of choice or veggie sticks. Enjoy!



For YOUR Annual Meeting

The entire Credit Union benefits when its' members participate. That's why we invite every member to attend our-YOUR-annual meeting. ALL members are equal owners of their Credit Union.

The annual meeting is an occasion for management and elected officials to report to you, the owners. It's also an opportunity for you to learn about the Credit Union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who operate your Credit Union.

Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: Saturday, April 21, 2018 Location: Ridges Supper Club, 2311 Griffith Avenue, Wisconsin Rapids, WI

Bingo to follow business meeting. Tickets will be available from March 1 – April 6, 2018.





"Money and success don't change people; they merely amplify what is already there."

Many of us assume that the services of a financial adviser are most appropriate for people who have more money than they know what to do with, and those who can't make it from one paycheck to the next.

But say you stand somewhere in between. You meet all your expenses, you have your debts under control, and you've set aside a cash reserve that would carry you through several months should a financial emergency arise. Beyond that, you have additional money that you've begun to invest to build your financial future.

Does this mean you've reached a point in your life when you could benefit from professional financial planning services?

A financial planner can evaluate your overall financial situation—your budget, savings, investments, retirement plans, taxes, estate planning, and insurance--and recommend strategies that will help you reach your financial goals.

To decide if seeing a financial planner would be a wise move for you, Sharon Danes, a professor and family economist at the University of Minnesota, St. Paul, suggests asking yourself seven questions:

- * Am I confident about making financial decisions?
- * Am I knowledgeable enough to begin my own long-range financial planning?
- * Do I know enough about my investment options to work effectively toward my short-term and long-term objectives?
- * Do I expect my present income and investment approach to provide for my retirement years?
- * Am I comfortable with my level of debt?
- * Is my household income less than \$50,000 a year?
- * Do I have enough time and knowledge to devote to analyzing my family's financial situation?

If you answered "no" to some of the above, you may be a candidate for professional financial planning advice, Danes says.

It's wise to check the education, experience, and credentials of any financial planner you decide to hire.

Even if you do use a financial planner, you still need to stay on top of what's going on with your finances. Be sure you understand the planner's advice. Ask guestions.

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12 month term 1.31% APY*

18 month term 1.41% APY*

24 month term 1.51% APY*

30 month term 1.61% APY*

36 month term 1.71% APY*

48 month term 1.91% APY*

60 month term 2.07% APY*

IRA Share Certificates Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

12 month term 1.31% APY*

18 month term 1.41% APY*

24 month term 1.51% APY*

30 month term 1.61% APY*

36 month term 1.71% APY*

48 month term 1.92% APY*

60 month term 2.07% APY*

IRA Passbook

.40% APY*

Money Market Sharedraft

(\$1,000 minimum deposit) From 0.10% - .30% APY*

Rates are subject to change. *APY=Annual percentage Yield

office hours

WISCONSIN RAPIDS

7:00-5:00 M-W Drive-up 7:00-6:00 Th-F Drive-up 9:00-5:00 M-F Lobby 9:00-1:00 Sat. Drive-up Only

PLOVER

7:00-5:00 M-W Drive-up 7:00-6:00 Th-F Drive-up 9:00-5:00 M-W Lobby 9:00-6:00 Th-F Lobby 9:00-1:00 Sat. Drive-up Only

24 hr Drive-up ATM

No Surcharge for Members using a MACU debit card.

MACU will be CLOSED

Monday, May 28 - Memorial Day Wednesday, July 4 - Independence Day